

FormCACB 105 (AO:finmgtnotice)  
(10/05 Rev. 12/2015)

**WARNING: YOU WILL NOT RECEIVE A DISCHARGE UNLESS YOU TAKE THE REQUIRED PERSONAL FINANCIAL MANAGEMENT COURSE AFTER YOU FILE BANKRUPTCY AND YOUR COURSE PROVIDER FILE THE DEBTOR'S CERTIFICATION OF COMPLETION OF THE COURSE OR YOU FILE OFFICIAL FORM 423 CERTIFYING THAT YOU COMPLETED THIS COURSE.**

**ADVERTENCIA: NO RECIBIRÁ UNA DESCARGA DE BANCARROTA A MENOS QUE TOME EL CURSO REQUERIDO DE ADMINISTRACIÓN DE FINANZAS PERSONALES DESPUES DE PRESENTAR SU BANCARROTA Y SU PROVEEDOR ARCHIVE LA CERTIFICACIÓN DE FINALIZACIÓN DE CURSO O USTED PRESENTE EL FORMULARIO OFICIAL 423 CERTIFICANDO QUE HA CUMPLIDO CON ESTE CURSO.**

**United States Bankruptcy Court  
Central District of California**

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411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593

**NOTICE OF REQUIREMENT TO FILE A  
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE  
(Official Form 423)**

**DEBTOR(S) INFORMATION:**

Kathleen Ann Heffner  
**SSN:** xxx-xx-1743  
**EIN:** N/A

43 West Summerfield Circle  
Anaheim, CA 92802

**BANKRUPTCY NO.** 8:22-bk-11299-TA

**CHAPTER** 7

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Notice is given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor must complete and file the Certification About a Financial Management Course (Official Form 423)\* as described in 11 U.S.C. § 111 unless the course provider has already notified the court of the debtor's completion of the course. To view a list of approved providers of Personal Financial Management Instructional Course, go to [http://www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm).

Debtor(s) and/or debtor's attorney is/are notified that Official Form 423 must be filed by debtor before a discharge can be entered unless the course provider has already notified the court of the debtor's completion of the course. Debtor and/or debtor's attorney is notified that the debtor must file Official Form 423 within 60 days after the first date set for the meeting of creditors under § 341 unless the course provider has already notified the court of the debtor's completion of the course. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor must pay the full reopening fee due for filing the motion.

This is **not** the same form as the Certificate of Credit Counseling that you may have filed at the beginning of your case. This is a **different** form. A copy of the Official Form 423 is included with this notice. Additional copies of the Official Form 423 can be obtained at [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov).

BY THE COURT,

**Kathleen J. Campbell**  
Clerk of Court

Dated: November 1, 2022

\*NOTE: Official Form 423 (Certification About a Financial Management Course) must be filed by every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case. If a joint petition is filed, each spouse must complete and file a separate certification. See Fed.R.Bank.P.1007(b).

**THE OFFICIAL FORM 423 IS ATTACHED**

**THIS PAGE IS LEFT BLANK INTENTIONALLY**

Fill in this information to identify the case:

Debtor 1	_____	_____	_____
	First Name	Middle Name	Last Name
Debtor 2	_____	_____	_____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	_____		District of _____
			(State)
Case number	_____		
(If known)			

Official Form 423

**Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

**Part 1: Tell the Court About the Required Course**

You must check one:

- ☐ I completed an approved course in personal financial management:

Date I took the course \_\_\_\_\_  
MM / DD / YYYY

Name of approved provider \_\_\_\_\_

Certificate number \_\_\_\_\_

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.
- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

\_\_\_\_\_  
Signature of debtor named on certificate

\_\_\_\_\_  
Printed name of debtor

Date \_\_\_\_\_  
MM / DD / YYYY